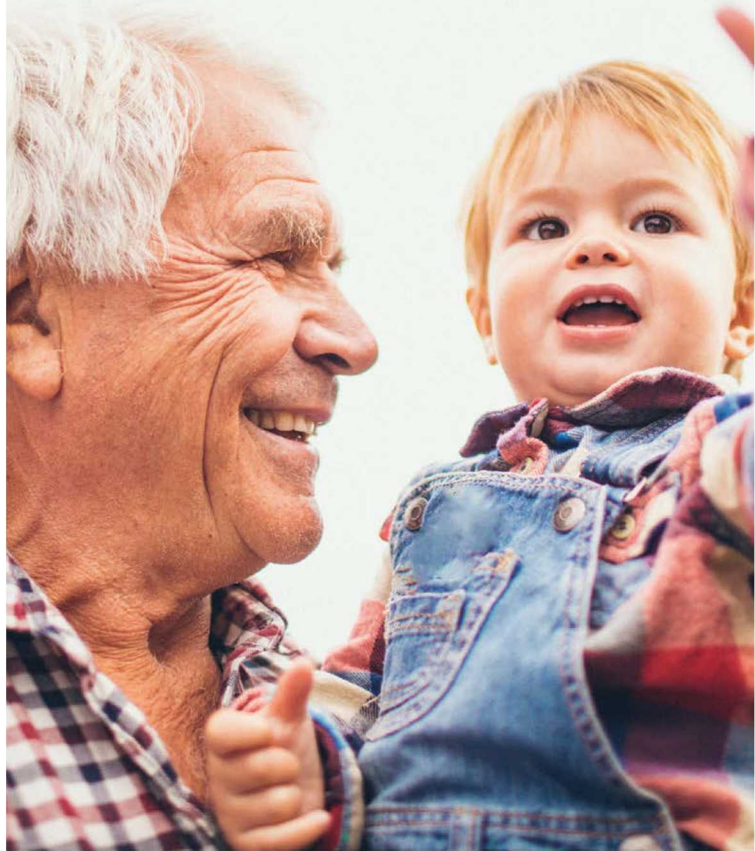


Heritage Account



Savings as individual as you.

esbs

22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

[01455 844422](tel:01455844422) www.esbs.co.uk enquire@esbs.co.uk

Branch office: Malt Mill Bank, Barwell, Leicester



Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

06/21-431915



as individual as you

Heritage Account



- Only available to investors aged 50 or over
- Minimum balance £1,000, maximum £180,000
- No notice of withdrawals required – minimum cash or cheque withdrawal £250, cash withdrawals subject to Society's daily cash limits
- A maximum of 4 withdrawals per year (1st March – last day of February inc) to qualify for bonus
- A gross bonus of 0.40% will apply if terms and conditions of account are met on the last day of February or date of closure
- The account is limited to one per investor
- Interest is calculated daily and is variable. Interest is compounded annually on the last day of February (see separate leaflet for current rates)
- Interest may be transferred to another account within the Society or to a bank account
- Please read in conjunction with the Terms and Conditions for esbs Retail Savings Accounts leaflet

Heritage Account TERMS AND CONDITIONS

1. Savings accounts are only available to UK residents.
 2. Proof of age will be required when opening the account.
 3. Joint investors must both be aged 50 or over.
 4. On closure a new Heritage account cannot be opened for 12 months.
 5. On closure the bonus will not be paid if the balance has fallen below £1,000 or if more than 4 withdrawals (including closure) have been made since 1st March.
 6. Interest is compounded annually to the account on the last day of February or alternatively may be paid into another esbs account or transferred to a bank account.
 7. If you are not happy with your choice of savings account you may cancel it within 14 days of
 - the day the contract is entered into; or
 - the day on which you receive the contract terms and conditions and other information on paper or electronically; whichever is later.
- We will help you switch to another of our accounts or we will give you all your money back with any interest it has earned. We will ignore any notice period and any extra charges.
8. If you decide to exercise your right of cancellation you must inform the Society, in writing, within the 14 day period.